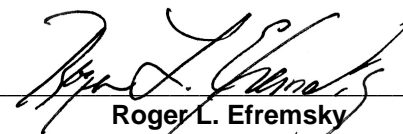




PATRICK L. FORTE, #80050
CORRINE BIELEJESKI, #244599
LAW OFFICES OF PATRICK L. FORTE
One Kaiser Plaza, #480
Oakland, CA 94612
Telephone: (510) 465-3328
Facsimile: (510) 763-8354

The following constitutes
the order of the court. Signed March 18, 2011


Roger L. Efremsky
U.S. Bankruptcy Judge

Attorneys for Debtors

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA

In re:

Case No. 10-74939 RJN

AZIZ MOHAMMAD KARIM and
NAFISA AZIZ KARIM

Chapter 13

Debtors.

ORDER VALUING LIEN OF
CITIBANK, NA

On February 10, 2011, Aziz and Nafisa Karim (hereinafter Debtors) served a motion to value the lien of Citibank, NA (hereinafter Lienholder) against the property commonly known as 32237 Chechester Drive, Union City, CA 94587, which lien was recorded in Alameda County on or about January 03, 2005 as document 2005001485 and modified on or about March 17, 2006 in document 2006101652 (hereinafter the Lien).

The court finds that notice of the motion upon Lienholder was proper. Lienholder having failed to file timely opposition to Debtors' motion, the court hereby orders as follows:

(1) For purposes of Debtors' chapter 13 plan only, the Lien is valued at zero, Lienholder does not have a secured claim, and the Lien may not be enforced, pursuant to 11 U.S.C. §§ 506, 1322 (b) (2) and 1327.

1 (2) This order shall become part of Debtors' confirmed chapter 13
2 plan.

3 (3) Upon entry of a discharge in Debtors' chapter 13 case, the
4 Lien shall be voided for all purposes, and upon application by
5 Debtors, the court will enter an appropriate form of judgment voiding
6 the Lien.

7 (4) If Debtors' chapter 13 case is dismissed or converted to one
8 under another chapter before Debtors obtain a discharge, this order
9 shall cease to be effective and the Lien shall be retained to the
10 extent recognized by applicable nonbankruptcy law, and upon
11 application by the Lienholder, the court will enter an appropriate
12 form of order restoring the Lien.

13 (5) Except as provided by separate, subsequent order of this
14 court, the Lien may not be enforced so long as this order remains in
15 effect.

16 *** END OF ORDER ***
17
18
19
20
21
22
23
24
25
26

COURT SERVICE LIST

Law Offices of Patrick L. Forte
One Kaiser Plaza, Suite 480
Oakland, CA 94612

Aziz and Nafisa Karim
32237 Chechester Drive
Union City, CA 94587

Attn: Officer
Citibank, NA
3900 Paradise Road, Suite 127
Las Vegas, NV 89109

Attn: Officer
JP Morgan Chase Bank, NA
1111 Polaris Parkway
Columbus, OH 43240

Attn: Officer
JP Morgan Chase Bank, NA
c/o CT Corporation System
818 W 7th Street
Los Angeles, CA 90017

Attn: Officer
Deutsche Bank Trust Company Americas
60 Wall St.
New York, NY 10005

Attn: Officer
CitiMortgage, Inc.
PO Box 30509
Tampa, FL 33631

Attn: Officer
CitiMortgage, Inc.
C/o CT Corporation System
818 W 7th St.
Los Angeles, CA 90017

Attn: Officer
CitiMortgage, Inc.
PO Box 660065
Dallas, TX 75266-0065

Attn: Officer
Chase Home Finance, LLC
194 Wood Ave. S

1 Iselin, NJ 08830
2 Attn: Officer
3 Chase Home Finance, LLC
4 c/o CT Corporation System
5 818 W 7th Street
6 Los Angeles, CA 90017
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26